

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Pamela M. Beshore  
Debtor

Case No. 16-00199-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: May 07, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:

Recip ID	Recipient Name and Address
db	+ Pamela M. Beshore, 524 Clermont Dr., Harrisburg, PA 17112-2216
cr	+ ETrade Bank, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4794088	+ ETrade Bank, c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4742961	Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
4763268	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	May 07 2021 18:44:00	PNC Bank N A, 3232 Newmark Dr, Miamisburg, OH 45342
4742960	+ EDI: HNDA.COM	May 07 2021 22:43:00	American Honda Financial, 200 Continental Drive, Suite 301, Newark, DE 19713-4336
4792242	+ EDI: MID8.COM	May 07 2021 22:43:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4742962	+ Email/Text: unger@members1st.org	May 07 2021 18:45:00	Members 1st FCU, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
4742963	+ EDI: MID8.COM	May 07 2021 22:43:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2709
4742964	+ Email/Text: Bankruptcies@nragroup.com	May 07 2021 18:45:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4793415	Email/Text: Bankruptcy.Notices@pnc.com	May 07 2021 18:44:00	PNC Bank, National Association, c/o PNC Mortgage, a division of PNC Bank, 3232 Newmark Drive, Attn: Bankruptcy Department, Miamisburg, OH 45342
4742965	Email/Text: Bankruptcy.Notices@pnc.com	May 07 2021 18:44:00	PNC Mortgage, P.O. Box 8703, Dayton, OH 45401

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N A bnicholas@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC Bank N A bkgroup@kmlawgroup.com
Johanna Hill Rehkamp	on behalf of Debtor 1 Pamela M. Beshore jhr@cclawpc.com jlaughman@cclawpc.com;jbartley@cclawpc.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

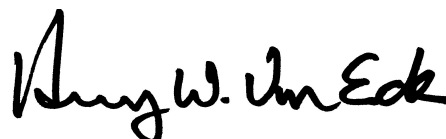
Debtor 1	<u>Pamela M. Beshore</u>	Social Security number or ITIN	xxx-xx-2760
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:16-bk-00199-HWV		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela M. Beshore  
aka Pam M Beshore, aka Pamela M Howe, aka  
Pam M Howe

5/7/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Daneisha Dunbar Yancey, Deputy  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**  
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**